

# Business Accounts Schedule of Fees

## Account Services

Account Reconciliation (per hour)	
\$10.00 minimum	\$25.00
Check Images in Paper Statements	
(per month)	\$3.00
Deposited Item Return	\$9.00
Re-Deposited Item	\$9.00
Overdraft or Returned Item	
(per item, based on available* balance)	\$35.00
Overdraft Protection Transfer	
from Deposit Account (per day)	\$9.00
Overdrawn Balance	
Interest Rate	WSJ Prime + 5.00%
Research (per hour)	
\$10.00 minimum	\$30.00
Research Items (per copy)	\$2.00
Special Handling of Account (per month)	\$5.00
Photocopy of Statement/IRS Tax Forms	\$5.00
Stop Payment	\$35.00

## Checks/Drafts/Transfers

Canadian Draft	\$20.00
Cashier's Check	\$6.00
Re-issue (if lost, additional	
documentation required)	\$10.00
Foreign Draft	\$35.00
Money Order	\$3.00
Wire Transfer**	
Incoming	\$15.00
Outgoing - Domestic	\$30.00
Outgoing - International	\$50.00
Research or Tracers	\$25.00

\*Please refer to the Payment Order of items disclosure for explanation of available balance. This is provided at the time of new account and upon request.

\*\*For businesses with high wire volume, ask about our lower cost Online Wire options.

## Other Services/Fees

ACH Return/Notice of Change (NOC)	\$4.00
ATM/Debit Card Replacement (after 1)	\$5.00
Debit Cards - International Transactions	1.10%**
Debit Card Replacement (Rush)	\$25.00
Check Cashing (Non-Client)	3%/Minimum \$5
Check Collection (incoming and outgoing)	
Domestic	\$40.00
International (includes Fed Ex)	\$50.00
Dormant Account Fee (per month after 12 months of no client account activity)	\$5.00
Foreign Currency Exchange	
Canadian (Client)	No Charge
Canadian (Non-Client)	10%/Minimum \$2
Non-Canadian	\$25.00
Levy/Garnishment	\$100.00
Safe Deposit Box	
Rental	Annual rental fee varies by box size
Late Fee (charged 14 days after due date)	\$5.00
Drill Fee	Cost plus \$50.00
Key Replacement	\$25.00
Zipper Bag	\$5.00

\*\*\*When using ATMs outside the U.S., there is a 1.10% Currency Conversion fee, which is based on the U.S. dollar amount. If you plan to use your Banner Bank debit card when traveling internationally, please notify us before you travel so we can adjust card restrictions.

## Contact Us

If you have questions, please visit your local branch or contact us at:

Toll Free  
1-800-272-9933

Banner Bank-by-Phone  
1-800-527-6435

Online banking and website  
bannerbank.com

Email  
bannerbank@bannerbank.com

Fee Schedule Effective February, 2019

## Business Checking



bannerbank.com

## Business Checking Accounts

All checking accounts require \$100 minimum opening balance.

Account Features	Basic Business Checking	Complete Business Checking	Complete Plus Business Checking	Analyzed Checking <sup>6</sup>
Monthly Service Charge	\$0	\$11	\$75	\$16
Waived with:	N/A	\$5,000 minimum daily balance or Average \$20,000 daily checking/savings relationship deposit balance <sup>1</sup>	\$75,000 minimum daily balance	No
Item Processing Limit <sup>2</sup>	125	275	400	No
Fee for additional items	\$0.30 per item	\$0.20 per item	\$0.40 per item	Charges for activity
Interest on balances	No	Option with \$13 per month service charge	N/A	No
Access to Treasury Management Services	No	Yes, Service Bundles noted below	Yes, Service Bundles noted below	Full availability
Treasury Management Bundles	No	<p><b>Bundle #1:</b> \$29 per month - Includes 2 Online outgoing Domestic Wires and 10 outgoing ACH per month (Additional wires - \$20/wire; excess ACH items \$0.50/item)<sup>3</sup></p> <p><b>Bundle #2:</b> \$29 per month - Includes Remote Deposit Capture with single feed scanner</p> <p><b>Bundle #3:</b> \$29 per month Includes Positive Pay (ACH/Check)</p>	<p><b>Bundle #1:</b> \$0 per month - Includes 4 Online outgoing Domestic Wires (Additional wires - \$20/wire). Includes 4 Incoming Domestic Wires (Additional wires \$15/wire). Includes 40 ACH Transactions items (Additional ACH items \$0.50/item)<sup>3</sup></p> <p><b>Bundle #2:</b> \$0 per month - Includes Remote Deposit Capture with single feed scanner</p> <p><b>Bundle #3:</b> \$0 per month Includes Positive Pay (ACH/Check)</p>	No
Checks	20% discount on initial order	20% discount on initial order	20% discount on initial order	20% discount on initial order
Bill Pay	\$4 per month (includes 10 payments) then \$0.45 per payment after 10	\$4 per month (includes 10 payments) then \$0.45 per payment after 10	No charge	\$6 per month (includes 10 payments) then \$0.55 per payment after 10
Cash and Coin				
Transaction Limit	\$10,000 per month	\$20,000 per month	\$10,000 per month	Charges for activity
Transaction Charges	Above \$10,000 \$0.15/\$100	Above \$20,000 \$0.15/\$100	\$25,000 per month \$0.15/\$100	Yes

### Additional Benefits

Free Banner Online Banking, Mobile Banking<sup>4</sup>, Banner Bank-by-Phone, and access to Mastercard<sup>®</sup> Commercial Credit Card<sup>5</sup>

<sup>1</sup>Relationship balances include all of the Business's checking and savings accounts.

<sup>2</sup>Item processing limit includes all transactions and items deposited.

<sup>3</sup>Subject to credit approval.

<sup>4</sup>Check with your mobile service provider for message and data rates.

<sup>5</sup>Subject to credit approval and limited to current Banner Bank deposit clients, or residents of Washington, Oregon, Idaho, and California.

<sup>6</sup>Earnings allowance calculated on collected balances may offset service charges.